I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on May 19, 2008.

PATENT Attorney Docket No.: 026514-000100US

TOWNSEND and TOWNSEND and CREW LLP

By: /connie larson/ Connie Larson

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No. 7640

**AMENDMENT** 

Glen Sgambati et al.

Examiner: Gerald C. Vizvary

Application No.: 10/773,642

Technology Center/Art Unit: 3696

Filed: February 6, 2004

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For: ACCOUNT-OWNER VERIFICATION DATABASE

ATABASE

Customer No.: 20350

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 19, 2008 please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 6 of this paper.